

Information to identify the case:

Debtor 1 Jeffrey M. Bratcher-Hoyer

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7779

EIN -- --

Debtor 2 Jennifer L. Hoyer

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9840

EIN -- --

United States Bankruptcy Court District of New Jersey

Case number: 18-32465-ABA

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffrey M. Bratcher-Hoyer

Jennifer L. Hoyer
aka Jennifer Michael

12/3/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey M. Bratcher-Hoyer
Jennifer L. Hoyer
Debtors

Case No. 18-32465-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Dec 03, 2021

Form ID: 318

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey M. Bratcher-Hoyer, 1026 Kohler Avenue, Deptford, NJ 08096-1956
jdb	#+ Jennifer L. Hoyer, 1026 Kohler Avenue, Deptford, NJ 08096-1956
cr	+ CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517867627	+ A1 Collection Service, 80 West Upper Ferry Rd., Ste. 1, West Trenton, NJ 08628-2736
517867629	+ Caliber Home Loans, 715 S. Metropolitan, Oklahoma City, OK 73108-2054
517957967	Emergency Care Services of NJ, P.A., PO Box 1123, Minneapolis MN 55440-1123
517867636	+ Emergency Care Services of NJ, P.A., PO Box 740021, Cincinnati, OH 45274-0021
518870596	+ FREEDOM MORTGAGE CORPORATION, 907 PLEASANT VALLEY AVE, SUITE 3, MT. LAUREL, NJ 08054-1210
518870597	+ FREEDOM MORTGAGE CORPORATION, 907 PLEASANT VALLEY AVE, SUITE 3, MT. LAUREL, NJ 08054, FREEDOM MORTGAGE CORPORATION 907 PLEASANT VALLEY AVE 08054-1210
518889816	FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485
518889817	FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485, FREEDOM MORTGAGE CORPORATION, P.O. BOX 50485 INDIANAPOLIS, IN 46250-0485
517867642	+ LVNV Funding, c/o Redurgent Capital, PO Box 129, Greenville, SC 29602
517867641	+ Loan Max, 1517 N Dupont Highway, New Castle, DE 19720-1901
517867643	+ Midwest Recovery Systems, LLC, 514 Earth City Plaza, Suite 100, Earth City, MO 63045-1303
518212270	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
517977330	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518311514	Toyota Motor Credit Corporation, KML Law Group PC, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
517867652	+ Waypoint Resource Group, P.O. Box 8588, Round Rock, TX 78683-8588

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2021 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 03 2021 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517867628	EDI: BANKAMER.COM	Dec 04 2021 01:33:00	Bank of America, PO Box 982238, El Paso, TX 79998
517944199	+ EDI: LCIFULLSRV	Dec 04 2021 01:33:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
517867630	+ EDI: CAPITALONE.COM	Dec 04 2021 01:33:00	Capital One Bank, 10700 Capital One Way, Glen Allen, VA 23060-9243
517944059	EDI: CAPITALONE.COM	Dec 04 2021 01:33:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517929554	EDI: BL-BECKET.COM		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Dec 03, 2021

Form ID: 318

Total Noticed: 57

		Dec 04 2021 01:33:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517867631	+ Email/Text: bankruptcy@cavps.com		
		Dec 03 2021 20:36:00	Cavalry Portfolio Services, LLC, 500 Summit Lake Dr., Ste. 4 A, Valhalla, NY 10595-2323
517873324	+ Email/Text: bankruptcy@cavps.com		
		Dec 03 2021 20:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517867632	+ EDI: PRA.COM		
		Dec 04 2021 01:33:00	Comenity Capital Bank, c/o Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
517867633	+ Email/Text: commonwealth@ebn.phinsolutions.com		
		Dec 03 2021 20:36:00	Commonwealth Finance, 245 Main st, Scranton, PA 18519-1641
517867634	+ Email/PDF: creditonebknotifications@resurgent.com		
		Dec 03 2021 20:35:08	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
517867635	+ EDI: CITICORP.COM		
		Dec 04 2021 01:33:00	DSNB/Macys, P.O. Box 8218, Mason, OH 45040
517981545	EDI: Q3G.COM		
		Dec 04 2021 01:33:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517867637	+ Email/Text: commonwealth@ebn.phinsolutions.com		
		Dec 03 2021 20:36:00	Fenwick Emergency Services, c/o Commonwealth Finance, 245 Main Street, Scranton, PA 18519-1641
517867638	EDI: AMINFOFP.COM		
		Dec 04 2021 01:33:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
517932423	+ EDI: CBS7AVE		
		Dec 04 2021 01:33:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517867639	EDI: CBS7AVE		
		Dec 04 2021 01:33:00	Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
517867640	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 03 2021 20:36:00	Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517880076	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 03 2021 20:35:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517867645	+ Email/Text: Bankruptcies@nragroup.com		
		Dec 03 2021 20:36:00	NTL Recvoery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
517867644	+ EDI: CCS.COM		
		Dec 04 2021 01:33:00	Nationwide Insurance, c/o Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607
517867646	Email/Text: info@phoenixfinancialsvcs.com		
		Dec 03 2021 20:35:00	Phoenix Financial Services, P.O. Box 361450, Indianapolis, IN 46236
517980608	EDI: PRA.COM		
		Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, C/O Bluestem Brands Inc., POB 41067, Norfolk VA 23541
517980113	EDI: PRA.COM		
		Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517964517	EDI: PRA.COM		
		Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Boscovs, POB 41067, Norfolk VA 23541
517964521	EDI: PRA.COM		
		Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Toyota, POB 41067, Norfolk VA 23541
517980115	EDI: PRA.COM		
		Dec 04 2021 01:33:00	Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541
517914165	+ EDI: JEFFERSONCAP.COM		
		Dec 04 2021 01:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517867647	+ EDI: CCS.COM		
		Dec 04 2021 01:33:00	Progressive, c/o Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Dec 03, 2021

Form ID: 318

Total Noticed: 57

517932424	+ EDI: CBSMASON	Dec 04 2021 01:33:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517867648	+ EDI: CBS7AVE	Dec 04 2021 01:33:00	Swiss Colony, 1515 S 21 Street, Clinton, IA 52732-6676
517867649	EDI: RMSC.COM	Dec 04 2021 01:33:00	Synchrony Bank, P.O. Box 960061, Orlando, FL 32896-0061
517871973	+ EDI: RMSC.COM	Dec 04 2021 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517867650	EDI: TFSR.COM	Dec 04 2021 01:33:00	Toyota Motor Credit Corp, 5005 N. River Blvd, NE, Cedar Rapids, IA 52411-6634
517932422	+ EDI: CBS7AVE	Dec 04 2021 01:33:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
517977352	+ EDI: AIS.COM	Dec 04 2021 01:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517867651	+ EDI: VERIZONCOMB.COM	Dec 04 2021 01:33:00	Verizon, PO Box 650584, Dallas, TX 75265-0584

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517976967		Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City OK 731
517938108	*+	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

Name	Email Address
Andrew Sklar	andy@sklarlaw.com NJ43@ecfbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com;kathleen@sklarlaw.com
Andrew B. Finberg	on behalf of Joint Debtor Jennifer L. Hoyer andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Andrew B. Finberg	on behalf of Debtor Jeffrey M. Bratcher-Hoyer andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Dec 03, 2021

Form ID: 318

Total Noticed: 57

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jennifer R. Gorchow

on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Sindi Mncina

on behalf of Creditor CALIBER HOME LOANS INC. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 11